

Patient Financial Policy

We understand the cost of health care is a concern for our patients. Although patient care is our main priority, we hope you assist us by understanding your responsibility for the services we provide. If you have questions regarding our policy, a representative from our staff will be glad to assist you.



Children's Surgical Specialty Group, Inc.

601 Children's Lane
Norfolk, VA 23507-1910
Phone (757) 668-7000



Children's Surgical Specialty Group

Thank you for choosing Children’s Surgical Specialty Group as your health care provider. The following is a statement of our Financial Policy:

Full payment of patient obligation is due at time of service. We accept cash, checks and credit cards.

Insurance

Your insurance policy is a contract between you and your insurance company. We are not a party to that contract. In the event that we do accept assignment of benefits, please be aware that some, and perhaps all, of the services provided may be non-covered services under your plan, and you will be responsible for these charges. It is your responsibility to:

- Ensure our providers actively participate with your insurance carrier.
- Know your benefit coverage, as well as your dependents, prior to receiving services.
- Ensure that all pre-approval requirements (including referrals) are met to avoid denials or out-of-network benefits.

Please remember we must receive your billing information at the time of each visit in order to meet claims submission guidelines set by your insurance plan. If either the practice or the plan fails to receive accurate information to process your claim, you may be responsible for the charges.

If your insurance company considers us a participating provider, **all co-pays and deductibles are due at time of service**, including multiple visits with our different specialists on the same day. If we are not a participating provider with your insurance company, you will be responsible for all charges incurred.

Your financial responsibility pertains to:

- Denied and non-covered services
- Services deemed not medically necessary by your insurance company
- Co-payments, deductibles, and co-insurance
- Pending claims due to lack of patient and/or guarantor information
- Non-insurance and/or out-of-network benefits

If you fail to receive an explanation of benefits (EOB) from your plan within 45 days of service, we suggest you contact your insurance plan to determine benefits, as they may not have made payment. Payment not received in 60 days may be considered patient responsibility.

Non-insured/Self-pay

If you do not have insurance coverage or are self-pay, payment is due at time of service.

Collections

Past due balances not paid within 90 days may be turned over to a collection agency. If you have any questions concerning your bill, please contact our CSSG Patient Financial Services Department at (757) 668-8544.

Medical Records

Requests for medical records must be made to the practice in writing and require written authorization prior to release. A fee may be charged in accordance to applicable state or federal regulations.

We retain the medical records of our minor patients for six (6) years after they reach age 18, and we retain the medical records of our adult patients for six (6) years after the last date of service in our practice. Our medical record destruction is done in a manner that protects patient confidentiality.

Canceled/Missed Appointments

Please give us at least 24 hours notice for canceled appointments. Patients who miss appointments or fail to cancel at least 24 hours prior to appointment may be charged a \$25 fee. We can not file an insurance claim for this fee nor will your insurance pay for this charge. Please help us serve you and all our patients better by keeping, or canceling 24 hours in advance, all scheduled appointments.

Please let us know if you have any questions regarding our Patient Financial Policy.